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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.: 09/932,373 :
Group Art Unit: 2673 :
Application Filing Date: August 17, 2001 : AMENDMENT TO
Application Priority Date: December 20, 1995 : PATENT APPLICATION
Examiner: P. Dharia :
Inventor: Anderson, et al. :
Application Title: SYSTEM FOR ON-LINE :
FINANCIAL SERVICES :
USING DISTRIBUTED :
OBJECTS :
Attorney Docket No.: BLO1134-006D :

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(A)

Date of Deposit: February 23, 2005

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Kim B. Powers
Kim B. Powers

Dear Sir:

Applicant is submitting this amendment in response to the Examiner's office action dated October 23, 2004.

AMENDMENTS TO THE CLAIMS begin on page 2 of this paper.

REMARKS begin on page 11 of this paper.